**Kushal**

Email-ID: [kushal.358016@2freemail.com](mailto:kushal.358016@2freemail.com)

***Career Objective***

A result oriented professional with **6 years experience an advance underwriter , closing specialist in Banking** **and customer service executive** service seeking a position to utilize my skills and abilities in the Service Industry that offers professional growth while being resourceful, innovative and flexible.

***Professional Experience***

***Intelenet Global Services Pvt. Ltd. 21 Jan’13 to 28 Feb’17***

Intelenet Global Services is one of India’s fastest growing Global Business Process Outsourcing firm. IGS partners with major international players such as Transunion, Lumo Energy, Barclays UK PLC etc by managing their business processes.

**Roles & Responsibilities**

**As an Advance Underwriter at Barclays UK, Mortgage Services and Closing Specialist :**

* Underwrite cases up to & including £500,000, which meet or are outside the Company Lending Policy. Discretion had to be used when cases are outside Policy.
* Underwriting includes dealing with incoming post, verifying identification, income & employment documents, making calls to progress the application to offer & making mortgage offers.
* Review the cases & decision making in order to authorise lending
* Review detrimental accounts, credit history, check valuation & provide discretion.
* Ensure that the above is carried out in accordance with FSA regulations.

**As an Academy Coach to new joiners who are training to be Underwriters**

* Impart process training to the new joiners for assessment, preparing offers & actioning post.
* Coaching & conducting briefings to ensure all doubts & queries are resolved
* Carry out quality checks on the cases actioned by the OJT team & ensure the Lending policy guidelines are adhered to
* Collate the scores at the end of the Academy & ensure the agents meet minimum quality scores.

***Ganesh Insulators Feb’12 to Jan’13***

**As an Office Assistant:**Job involved checking and maintaining business accounts and transactions. I have also managed delivery of products and client meetings.

***First Source Pvt Ltd. Jan’11 to Feb’12***

**Roles & Responsibilities:**

**As a Work Force Manager:**

* Preparing shift rosters and break rosters for all employees
* Preparing reports on adherence, attendance, break defaults, etc
* Sharing the reports with supervisors and ensuringfeedback provided to defaulting advisors
* Conducting training sessions for new joinees and shadowing them to ensure they can work independently
* Conducting refresher sessions for all advisors on maintaining adherence, break schedule, etc

**Achievements:**

* Awarded Best Performer in May 2011
* Awarded Best Performer in October 2011

***Academic Highlights***

2009: Bachelors in Commerce from Mumbai University

**Achievements:**

* Promoted as Work Force Manager within 6 months of joining
* Awarded Best Performer for April - June 2015
* Awarded Best Performer for April - June 2014
* Actively managed and organised Team activities, Events & CSR for MS & Intelenet

***Other Achievements***

* Winner of the Inersia Football 2006
* Winner in Inter Department Carrom Tournament
* Participated in Inter Collegiate Cricket tournament organized by Mumbai University
* Active member in the college sports and Gymkhana committee.

***Personal Skills***

* Contact Centre Attitude & Ethics training
* Telephone Etiquette (well versed with AVAYA 6408D+)
* Comprehensive problem solving abilities
* Excellent people management skills
* Adaptability & ability to work under pressure

***Personal Information***

Date of Birth :  08/12/87

Marital Status : Single

Languages Fluency    :   English, Marathi& Hindi (Read, Write & Speak)

Nationality    :   Indian

Hobbies    :   Playing soccer, travelling, Numismatics